

Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Thomas Clayton

Debtor

Case No. 23-12645-pmm

Chapter 7

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Dec 22, 2023

Form ID: 318

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

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- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2023:

Recip ID	Recipient Name and Address
db	+ Thomas Clayton, 410 Edgewood Avenue, Temple, PA 19560-1671

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Dec 23 2023 04:38:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 22 2023 23:44:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 22 2023 23:44:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14812538	Email/Text: cfcbackoffice@confinco.com	Dec 22 2023 23:44:00	Continental Finance Co, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
14812534	+ EDI: CAPITALONE.COM	Dec 23 2023 04:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14812535	+ EDI: CITICORP	Dec 23 2023 04:38:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14812536	+ EDI: WFNNB.COM	Dec 23 2023 04:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14812537	+ EDI: WFNNB.COM	Dec 23 2023 04:38:00	ComenityCapital/Boscov, Po Box 182125, Columbus, OH 43218-2125
14812539	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2023 23:47:29	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14812540	Email/Text: BNSTAZ@capitalsvcs.com	Dec 22 2023 23:44:00	Fnbo/ccb, Po Box 5081, Sioux Falls, SD 57117
14812541	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 22 2023 23:43:00	Fortiva, Po Box 105555, Atlanta, GA 30348-5555
14812543	+ EDI: PHINGENESIS	Dec 23 2023 04:38:00	Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
14812542	+ EDI: PHINGENESIS	Dec 23 2023 04:38:00	Genesis Financial, Po Box 4477, Beaverton, OR 97076-4401
14812544	^ MEBN	Dec 22 2023 23:38:11	LendingPoint LLC., 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
14812545	^ MEBN	Dec 22 2023 23:38:14	Lendmark Financial Services, 1735 North Brown Rd, Ste 300, Lawrenceville, OH 30043-8228
14812546	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 23:47:10	Lvny Funding/Resurgent Capital, Po Box 10497,

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Greenville, SC 29603-0497

14812532	+ Email/PDF: ebnotices@pnmac.com	Dec 22 2023 23:47:10	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14812533	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 22 2023 23:44:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14812547	+ EDI: SYNC	Dec 23 2023 04:38:00	Synchrony Bank/Lowes, Po Box 965060, Orlando, FL 32896-5060
14812548	+ EDI: SYNC	Dec 23 2023 04:38:00	Synchrony Bank/QVC, Po Box 965060, Orlando, FL 32896-5060
14812549	+ EDI: WTRRNBNK.COM	Dec 23 2023 04:38:00	Target NB, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
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BRENNNA HOPE MENDELSOHN
on behalf of Debtor Thomas Clayton tobykmendelsohn@comcast.net

MARK A. CRONIN
on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

ROBERT H. HOLBER
trustee@holber.com rholber@ecf.axiosfs.com

ROBERT H. HOLBER
on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axiosfs.com

United States Trustee
USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Thomas Clayton	Social Security number or ITIN xxx-xx-5559
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 23-12645-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas Clayton

12/21/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.